WeMoney

FINANCIAL WELLNESS SUMMIT 2025

The WeMoney Financial Wellness Summit 2025

3 November 2025

Domain Theatre, Art Gallery of New South Wales

WeMoney

FINANCIAL WELLNESS SUMMIT 2025

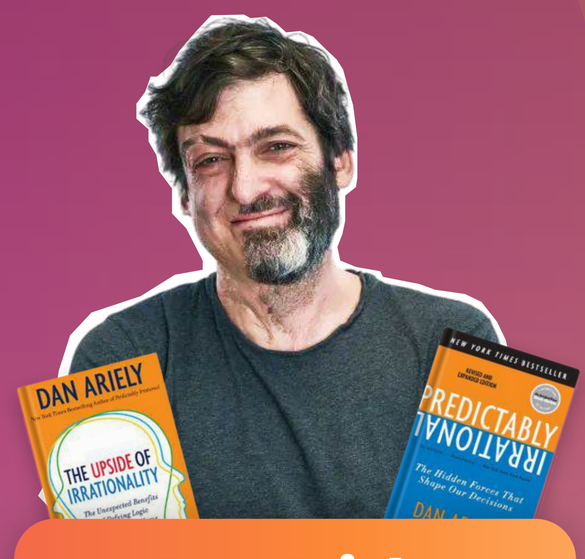
Speaker Highlights

Alan Kohler AM

ABC AUSTRALIA

Diana Mousina

AMP



Dan Ariely

Keynote Speaker

The New York Times Bestseller

The New York Times Bestseller

The New York Times Bestseller

Melinda Cilento

ceda

Dom Pym

Triple Bubble

Effie Zahos

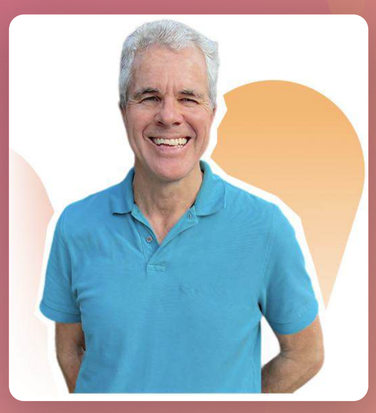
9NEWS

Molly Benjamin

LADIES FINANCE CLUB

Uwe Dulleck

UNIVERSITY OF CANBERRA



Ross Buckley

RESERVE BANK OF AUSTRALIA

Nick Gruen

Lateral Economics

Annette Rose

Katrina Saimos

financial basics foundation

Matt Leibowitz

STAKE

Lynda Edwards

financial counselling australia

Yish Koh

Kit Built by

Pascale Helyar-Moray

Grow My Money Powered by Finder

Contribute to the new Fair Go Report 2025 for Australians

Australians are feeling the pressure of financial uncertainty; housing affordability has reached crisis level, living costs are rising, and stress is growing.
In this moment, the **WeMoney Financial Wellness Summit 2025** brings together the hearts and minds that can make a difference to draft a vision to solve these challenges.

Across a full day of panels, workshops, and open discussions, leaders from finance, policy, and behavioural science will explore new ways to help Australians build lasting financial wellbeing.

At the centre of the Summit is the **Fair Go Report 2025** — A national policy and action blueprint for improving Australians' financial wellbeing. Previous editions, such as the 2022-2023 Financial Wellness Report in collaboration with Ubank directly informed submissions to the Treasury on **Consumer Data Right** reforms in 2021 and 2024.

Their findings were featured across major outlets including Channel 7 News, helping to shape public debate around financial resilience and consumer protection.

Building on that impact, the 2025 Summit focuses on turning insight into action. Solutions to the problems at hand will be discussed through keynotes, panels, and interactive Q&A's. Each solution will be documented, refined, and published within the **Fair Go Report 2025**, ensuring that every idea generated on the day contributes to a roadmap for measurable change — one that policymakers, industry, and community groups can act on.

EVENT SCHEDULE

FINANCIAL WELLNESS SUMMIT 2025

8:00 - 9:00 AM	**Breakfast & Registration**
9:30 - 10:00 AM	**Keynote: Alan Kohler AM** "Mapping the Macro: Australia's Economic Crossroads"
10:05 - 10:45 AM	**Panel: State of the Economy** with Diana Mousina (AMP), **Melinda Cilento** (CEDA), **Ross Buckley** (UNSW)
10:45 - 11:20 AM	**Morning Tea**
11:20 - 12:00 PM	**Panel: Investing in Tomorrow** with **Matthew Leibowitz** (Stake), **Dom Pym** (Triple Bubble), **Yish Koh** (Kit)
12:05 - 12:35 PM	**Panel: Financial Education That Works** **Annette Rose** (Kids Get Money), **Effie Zahos** (9 News) and Katrina Samios (Financial Basics Foundation)
12:35 - 1:35 PM	**Lunch**
1:35 - 2:15 PM	**Keynote: Dan Ariely** on Financial Decision Making & Irrationality
2:20 - 3:00 PM	**Panel: The Psychology of Money** with **Dr Uwe Dulleck** (University of Canberra) and **Dr Nicholas Gruen** (Lateral Economics)
3:00 - 3:30 PM	**Afternoon Tea**
3:35 - 4:15 PM	**Panel: Money, Media, and Meaning** with **Lynda Edwards** (Financial Counselling Australia), **Molly Benjamin** (Ladies Finance Club) and **Pascale Helyar-Moray** (Grow My Money)
4:20 - 5:00 PM	**Financial Services Awards** Hosted by Matthew Ikin (WeMoney)
5:00 - 5:15 PM	**Closing Remarks** from Dan Jovevski (WeMoney)

3 November 2025
Domain Theatre, Art Gallery of New South Wales

WeMoney

8:00 AM - 9:00 AM

Breakfast & Registration

9:30 AM - 10:00 AM

KEYNOTE

Alan Kohler – "Mapping The Macro: Australia's Economic Crossroads"

Domain Theatre, Naala Nura Building

Alan Kohler
ABC Australia

Alan Kohler, Financial journalist and business commentator; founder of Eureka Report and Business Spectator, long-time ABC finance presenter.

Younger Australians are being priced out of housing, burdened by debt, and left behind in an economy shaped by forces they can't control. Intergenerational inequality is growing — and trust in the system is eroding.

Alan Kohler will distil complex macroeconomic forces — from inflation and interest rates to global instability and housing policy — into sharp, actionable insights. His keynote sets the stage for the day, equipping attendees with a clearer picture of the systemic pressures impacting financial wellbeing across generations.

Contribution to Fair Go Report:
Presented recommendations on how to tackle these issues around generational equity, housing affordability, and structural reform will be featured in the Report.

10:05 AM - 10:45 AM

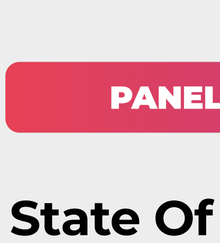
PANEL

State Of The Economy: Rebuilding Economic Resilience In A Volatile World

Domain Theatre, Naala Nura Building

Diana Mousina
Deputy Chief Economist, AMP

Melinda Cilento
CEO, CEDA



Ross Buckley
Scientia Professor, UNSW

Australia is grappling with historic levels of consumer debt, lagging productivity, and deepening structural inequality. As global volatility and technological disruption reshape the economy, financial wellbeing is increasingly tied to the nation's ability to drive inclusive economic development.

This panel brings together leading minds in economics to explore what it takes to build long-term economic resilience — from smarter regulation to productivity-focused reforms and systemic consumer protections.

Contribution to the Fair Go Report:
This panel will inform recommendations on tackling consumer debt, improving household and national financial resilience, and unlocking productivity as a lever for equitable financial wellness across generations.

10:45 AM - 11:20 AM

Morning Tea

11:20 AM - 12:00 PM

PANEL

Investing In Tomorrow – The Tech & Trends Shaping The Future

Domain Theatre, Naala Nura Building

Matthew Leibowitz
CEO, Stake

Dom Pym
Director, Triple Bubble

Yish Koh
Managing Director, Kit

For many Australians — particularly younger generations — the path to wealth building is increasingly out of reach. Traditional investment systems remain complex, opaque, and exclusionary, reinforcing inequality across income and demographic lines.

This panel explores how fintech is reshaping the investment landscape — from reducing friction and fees to changing how people engage with money. The conversation will unpack how digital innovation is making markets more accessible, and what it means for the future of financial empowerment.

Contribution to the Fair Go Report:
This panel will inform recommendations on expanding investing accessibility, fostering inclusive financial literacy, and supporting innovation that opens up long-term wealth-building opportunities for more Australians.

12:05 PM - 12:35 PM

PANEL

Financial Education That Works: Building Literacy From The Ground Up

Domain Theatre, Naala Nura Building

Annette Rose
Founder, Kids Get Money

Effie Zahos
9 News

Katrina Samios
CEO, Financial Basics Foundation

Financial literacy in Australia is dangerously low — and it's leaving young people unprepared for real-world money decisions. Without early, practical education, financial stress becomes the norm, not the exception.

This panel brings together two leaders reshaping financial education at both the grassroots and institutional level. They'll explore what's working in schools and communities, and how we can scale programs that equip the next generation with real financial capability.

Contribution to the Fair Go Report:
This panel will help shape a national financial literacy roadmap — identifying scalable models and actionable recommendations for embedding financial education in everyday life.

12:35 PM - 1:35 PM

Lunch

1:35 PM - 2:15 PM

KEYNOTE

Dan Ariely – On Financial Decision Making & Irrationality

Domain Theatre, Naala Nura Building

Dan Ariely
Professor,
Duke University

Dan Ariely, Duke University Professor, behavioural economist, and bestselling author (Predictably Irrational, Misbelief).

People don't always make rational financial decisions — even when they know better. Whether it's overspending, under-saving, or avoiding hard choices, behavioural traps are costing Australians their wellbeing.

In this keynote, Dan Ariely will unpack the psychological forces behind everyday money decisions — and reveal how small changes in design and systems can lead to better financial outcomes at scale.

Contribution to Fair Go Report:
Lays the foundation for behavioural-led policy, product, and service design — ensuring systems are built to support real human behaviour, not just ideal outcomes.

2:20 PM - 3:00 PM

PANEL

The Psychology Of Money: Behavioural Insights For Better Decisions

Domain Theatre, Naala Nura Building

Dr Uwe Dulleck
Professor, University Of Canberra

Dr Nicholas Gruen
Lateral Economics

Financial systems are still built on the assumption that people behave rationally — but we know they don't. From overspending to under-saving, behavioural gaps are costing Australians at every stage of life.

This session bridges academic insight and real-world application. The panel explores how behavioural economics can be embedded into policy, fintech design, and community programs to create systems that work with human nature — not against it.

Contribution to the Fair Go Report:
This panel will provide expert evidence and institutional strategies to support behaviourally informed recommendations in the Fair Go Report.

3:00 PM - 3:30 PM

Afternoon Tea

3:35 PM - 4:15 PM

PANEL

Money, Media, And Meaning – The Inclusive Voices Of Financial Wellbeing

Domain Theatre, Naala Nura Building

Lynda Edwards

Director Of First Nations Policy, Financial Counselling Australia

Molly Benjamin

Founder, Ladies Finance Club

Pascale Helyar-Moray OAM

Founder, Grow My Money

Too many Australians feel excluded from financial conversations — particularly First Nations communities, women, and culturally diverse groups. Traditional media and literacy campaigns often miss the mark on trust, relevance, and accessibility.

This panel explores how inclusive voices, culturally safe content, and new storytelling approaches are reshaping the narrative around money. Learn how media can empower rather than intimidate, and why representation is central to long-term financial wellbeing.

Contribution to Fair Go Report
This panel will inform recommendations on inclusive communication, financial literacy for underrepresented communities, and the importance of diverse voices in system-wide change

4:20 PM - 5:00 PM

HIGHLIGHT

Financial Services Awards - Presented By Matt Ikin

Domain Theatre, Naala Nura Building

Matt Ikin

Executive General Manager, WeMoney

Progress in financial services often happens behind the scenes — with innovation, ethical leadership, and consumer-first thinking going unrecognised and under-leveraged.

This awards segment shines a spotlight on organisations and individuals leading with impact. From product innovation to inclusive design, we celebrate those setting the standard for a fairer, more responsive financial system.

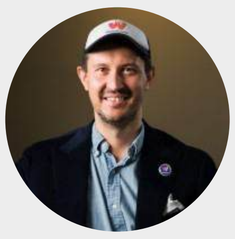
Contribution to the Fair Go Report:
Winners will be featured as case studies to highlight replicable models and national benchmarks for excellence, ethics, and consumer impact.

5:00 PM - 5:15 PM

HIGHLIGHT

Closing Remarks - From Dan Jovevski

Domain Theatre, Naala Nura Building



Dan Jovevski

Founder & CEO, WeMoney

WeMoney

Without aligned action, great ideas risk staying in the room. Systemic change needs shared purpose, sustained momentum, and collective ownership.

Dan will close the summit with a reflection on the day's most powerful insights and a clear call to action: to carry this momentum into the Fair Go Report — and beyond.

He will share how the voices, solutions, and perspectives gathered today will shape WeMoney's ongoing mission: to build a more transparent, inclusive, and empowering financial system for all Australians.

6:00 PM - 8:00 PM

EVENING SOIRÉE

Networking & Soirée

Terrace At The Domain

Wind down the day on the Terrace at The Domain with drinks, canapés, and conversations that matter. As the sun sets, enjoy a special performance by the Australian Girls Choir and watch the creation of a live art installation — designed to capture the collective hopes and ideas of our financial future.

This isn't just networking — it's a celebration of the people, purpose, and creativity driving change.